Help us to identify you
Why do we need documentary evidence?
In line with Money Laundering Regulations we are required by Law to have procedures in place to prevent criminals from using financial products or services to launder ‘dirty’ money. A key defence against money laundering is to prevent accounts being opened in false identities. When you open an account with HSBC you will be asked to provide evidence of your identity and confirmation of your address. The fact that we ask for this evidence is not because we suspect you of money laundering but because criminals try to appear to be law abiding citizens and therefore we need to request documentary evidence from all of our customers in order to be fully satisfied that they are who they claim to be.

How can this affect you?
In addition to fulfilling our legal responsibilities we aim to help combat financial crime and protect you from criminals who might otherwise use your name without your knowledge.

What proof of identity will you need?
The best documents are those that are issued by an official authority, cannot easily be forged and include a photograph. Typical items are a current Passport, National Identity card or photocard Driving Licence. Separate documents are needed to prove your identity and your home address. Where you cannot provide one of the above you must always ensure both identification and address verification documents incorporate your full first forename in addition to surname. Please see below a list of examples.

List of Acceptable Identification
- Current full valid passport. Temporary passports are not acceptable.
- Current National Identity Card (EEA and Swiss only).
- Travel Documents (issued in the UK by the Home Office).
- Current full UK photocard driving licence (including provisional).
- Current full UK driving licence (old style paper version).
- Disabled parking document (blue or orange – must include your signature, photograph and date of birth).
- HM Revenue & Customs tax notification dated within the last four months. P45s and P60s are not acceptable.
- Recent Benefits Agency letter (Department for Works & Pensions, Jobcentre Plus, Benefits agency, Veterans Agency) confirming your right to benefits (dated within last four months).
- UK birth certificate (under 18s only).
- National Health/Medical card (under 18s only).
- National Union of Students (NUS) card (Student accounts only – NUS Associate cards are not acceptable).
- Current Northern Ireland voters card.

List of Acceptable Address Verification

- Current full UK photocard driving licence (including provisional).
- Council tax bill (valid for current year).
- Utility bill (dated within last four months).
- Telephone bill (dated within last four months) – mobile phone bills are not acceptable.
- Sky or cable TV bills (dated within last four months).
- Home broadband bill (dated within the last four months).
- Credit card bill (dated within last four months). Certain conditions may apply for overseas financial providers. Online statements are not acceptable.
- Bank, Building Society, Credit Union statement – all pages showing transactions should be provided (dated within last four months). Certain conditions may apply for overseas financial providers. Online statements are not acceptable.
- Mortgage statement from a recognised lender (dated within last 12 months). Online statements are not acceptable.
- Disabled parking document (blue or orange – must include your address).
- HM Revenue & Customs tax notification dated within the last four months. P45s and P60s are not acceptable.
- Tenancy Agreement (must be from a local council or reputable letting agency not a private landlord and must be dated within the last 12 months).
- Recent Benefits Agency letter (Department for Works & Pensions, Jobcentre Plus, Benefits agency, Veterans Agency) confirming your right to benefits (dated within last four months).
- National Health/Medical card (under 18s only).
- Conditional or unconditional proof of acceptance onto qualifying course – letter or slip issued by UCAS (Student accounts only).
- Local Education Authority (LEA) notice of financial support (Student accounts only).

All documents must be originals posted to you from the company providing the service/product and cannot be printed from the internet. Bank, credit card or mortgage statements from within the UK Group including, UK HSBC, First Direct, John Lewis Partnership Card and M&S Bank are not accepted as proof of address.

Non-UK Residents

Due to new legislation Non-UK residents must always present their Passport or National Identity card when applying for an account.